

AFFIDAVIT OF PUBLICATION

# DJC

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STATE OF OREGON, COUNTY OF MULTNOMAH, --ss.

I, MARC CAPLAN, being first duly sworn, depose and say that I am a Manager of the DAILY JOURNAL OF COMMERCE, a newspaper of general circulation in the counties of CLACKAMAS, MULTNOMAH and WASHINGTON as defined by ORS 193.010 and 193.020; published at Portland in the aforesaid County and State; that I know from my personal knowledge that the

TRUSTEE'S NOTICE OF SALE


DENISE SUBRAMANIAM IN FAVOR OF PEOPLE'S CHOICE HOME LOAN, INC.

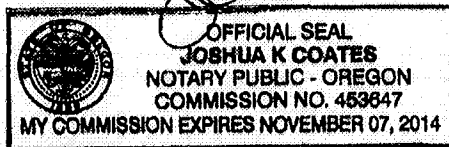
**Property Address:**

13865 SW WALKER RD BEAVERTON, OR 97005

a printed copy of which is attached, was published in the entire issue of this newspaper for 4 time(s) in the following issues:

06/28/2012, 07/05/2012, 07/12/2012, 07/19/2012.

  
Subscribed and sworn to before me this 19th day  
of July, 2012.



SEE EXHIBIT A

NORTHWEST TRUSTEE SERVICES  
13555 SE 36TH STREET, STE 100  
BELLEVUE, WA 98006

Order No.: 10185335  
Client's Reference No.: 1002.217164

**EXHIBIT A**

TRUSTEE'S NOTICE OF SALE File No. 7443.20256 Reference is made to that certain trust deed made by Denise Subramaniam, as grantor, to Paul S. Cosgrove, Lindsay Harfe, Law Off., as trustee, in favor of People's Choice Home Loan, Inc., a Wyoming Corporation, as beneficiary, dated 02/10/04, recorded 03/01/04, in the mortgage records of Washington County, Oregon, as 2004-019937 and subsequently assigned to LNV Corporation by Assignment recorded as 2008-073972, covering the following described real property situated in said county and state, to wit: Lot 4, Block 2, DEVONSHIRE, in the County of Washington and State of Oregon. PROPERTY ADDRESS: 13865 SW WALKER RD BEAVERTON, OR 97005 Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$1,515.73 beginning 04/01/07; plus late charges of \$75.79 each month beginning 04/16/07; plus prior accrued late charges of (\$2,011.55); plus advances of \$6,471.11; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$171,450.72 with interest thereon at the rate of 10.625 percent per annum beginning 03/01/07; plus late charges of \$75.79 each month beginning 04/16/07 until paid; plus prior accrued late charges of (\$2,011.55); plus advances of \$6,471.11; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. WHEREFORE, notice hereby is given that the undersigned trustee will on September 26, 2012 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: Inside the main lobby of the Washington County Courthouse, 145 N.E. 2nd Avenue, in the City of Hillsboro, County of Washington, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, [www.northwesttrustee.com](http://www.northwesttrustee.com). Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days

before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com). For further information, please contact: Claire Swazey Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 SUBRAMANIAM, DENISE (TS# 7443.20256) 1002.217164-File No. Date of first publication: June 28, 2012. Date of last publication: July 19, 2012. RE10185335-4Th

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